

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: November 21, 2006

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

1FW
3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	KARMIS, Stefanos.

MS: Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

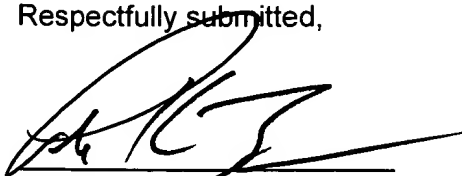
Transmitted herewith for filing in the above-identified patent application is the following:

1. Information Disclosure Statement; and
2. PTO Form 1449 and Cited Art.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'Peter K. Trzynia', written over a horizontal line.

Peter K. Trzynia
(Reg. No. 32,601)

Date: November 21, 2006

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824



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INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. In those cases from which the

instant case claims priority, Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record. The Examiner is reminded to check those files for such materials.

11/27/2006 MBL 09/669,196
01 FC:1886 180,00 DA 09669196

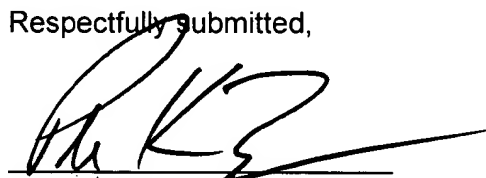
It is respectfully requested that his Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed after receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee is due. Should any additional fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: November 21, 2006

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Form PTO-1449 (modified)

Atty. Docket No. Carr-P2-00

Serial No.
09/669,196

List of Patents and Publications for Applicant

Applicant: Philip Carragher, Steven Earl Webster

INFORMATION DISCLOSURE STATEMENT

Filing Date:

25 September 2000

Group:

(Use several sheets if necessary)

U.S. Patent Documents

See Page 1

Foreign Patent Documents

See Page 1

Other Art

See Page 1

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	20030093342A1	May 15, 2003	Hillman et al.	705	35	Jul. 23, 1999
	A2	5,644,727	Jul. 1, 1997	Atkins	395	240	Dec. 6, 1994
	A3	6,615,187B1	Sept. 2, 2003	Ashenmil et al.	705	36	Feb. 9, 2000
	A4	6,422,462B1	Jul. 23, 2002	Cohen	235	381	Mar. 30, 1999
	A5	6,941,279B1	Sep. 6, 2005	Sullivan	705	35	Feb. 23, 2000

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(CARR-P2-00.1449(3).DOC)